

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jose R Cosme

Debtor(s)

Case No. 16-21442

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2016.
- 2) The plan was confirmed on 01/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/11/2017, 02/15/2019.
- 5) The case was converted on 04/11/2019.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,666.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$16,666.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,920.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$893.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,813.51

Attorney fees paid and disclosed by debtor: \$2,080.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EAGLE BANK	Secured	5,150.00	5,150.00	5,150.00	3,734.35	382.31
AMERICAN EAGLE BANK	Unsecured	NA	1,604.17	1,604.17	804.91	0.00
BECKET & LEE LLP	Unsecured	2,380.00	2,380.67	2,380.67	1,194.52	0.00
CAPITAL ONE BANK USA	Unsecured	4,426.00	4,426.35	4,426.35	2,220.95	0.00
CREDIT FIRST NA	Unsecured	1,286.00	1,786.42	1,786.42	896.35	0.00
DELL FINANCIAL SERVICES	Unsecured	392.00	402.04	402.04	201.73	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,345.00	1,299.55	1,299.55	652.06	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	938.00	905.85	905.85	454.52	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,550.00	1,550.65	1,550.65	778.06	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	786.00	686.25	686.25	344.33	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	798.00	907.16	907.16	455.18	0.00
NORTH CENTRAL COLLEGE	Unsecured	3,000.00	NA	NA	0.00	0.00
SQUARE ONE FINANCIAL/CACH LLC	Unsecured	19,682.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	24,562.24	1,733.22	1,733.22	1,733.22	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,733.22	\$1,733.22	\$0.00
Debt Secured by Vehicle	\$5,150.00	\$3,734.35	\$382.31
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,883.22	\$5,467.57	\$382.31
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,949.11	\$8,002.61	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,813.51</u>
Disbursements to Creditors	<u>\$13,852.49</u>
TOTAL DISBURSEMENTS :	<u>\$16,666.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/19/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.